### RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION) \_ Contract Number Buyer Name and Address (Including County and Zip Code) JOSEPH J ENNIS 28 MARLTON AVENUE Co-Buyer Name and Address (Including County and Zip Code) WHOLESALE OUTLET, INC 25 WHITEHORSE PIKE WATERFORD NJ 08089 GIBBSBORG, NJ 08026-You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Oreditor (sometimes "we" or "us" in this contract) the Amount Finance dand Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract. Make and Model Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below business Vehicle Identification Number 08 528XI WBANV13598CZ53107 agricultural FEDERAL TRUTH-IN-LENDING DISCLOSURES Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. you choose who is acceptable to us. You are not required to but any other insurance to both needs. THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS. If any insurance is officially below, policies or If any insurance is officially below, policies of decident of the property of the p \$ 17502.84 \$ 29907.00 \$ 33407.00 Your Payment Schedule Will Be When Payme Are Due Amount of Payments onthly beginning Check the insurance you want and sign below: Optional Credit Insurance Credit Life: Buyer Co-Buyer Both Credit Disability: Buyer Co-Buyer Both 498.45 12/10/2014 Credit Life \$ \_\_\_ Credit Disability \$ \_\_\_\_\_ Late Charge. If payment is not received in full within $\underline{\phantom{0}}\underline{\phantom{0}}\underline{\phantom{0}}0$ , days after it is due, you will pay a late charge of $\underline{\phantom{0}}5$ , % of the part of the payment that is late. If the vehicle is primarily for personal, tamily, or household use and the cash price is $\underline{\phantom{0}}\underline{\phantom{0}}\underline{\phantom{0}}\underline{\phantom{0}}$ seems, the charge for each late payment will be $\underline{\phantom{0}}\underline{\phantom{0}}\underline{\phantom{0}}\underline{\phantom{0}}$ . Prepayment, if you pay of all your debt early, you will not have to pay a penalty. Noted that insupance and credit disability insupance are not credit disability insupance and credit disability insupance and the credit disability insupance and the product in the credit approach disability insupance will not be a taken in the credit approach process. They will not be provided unless you sign and agree to pay the event access. If you choose this insurance, the cost is shown in them 4A of the itemization of Amount Prinarced Coeff the insurance pays the unipal pair amount you would owel you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabiled. This insurance or pays the scheduled payments will be produced insurance companies may further limit the coverage that credit file or credit disability insurance provides. See the prodices or conflictates See the prodices or conflictates for coverage limits and other ferms and conditions. Security Interest. You are giving a security interest in the vehicle being purchased Additional Information: See this contract for more information including information about nonpayment default, any required repayment in full before the scheduled date and security interest. | ITEMIZATION OF AMOUNT FINANCED | 1 Cash Price (including \$ 1351.84 | sales tax) | 2 Total Downpayment = | Trade-in | (Make) s 20663,84m N/A Gross Trade-In Allowance Less Pay Off Made By Seller N/A .00 Less Pay Off Made by Seller Equals Net Trade In + Cash + Other (If total downpayment is negative, enter "0" and see 4J below) 3 Unpaid Balance of Cash Price (1 minus 2) 3500.00 \$ 3500.00 (2) \$ 17163.84 (3) Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts): Other Optional Insurance A Cost of Ontional Credit Insurance Paid to Insurance Company or Companies. N/A Type of Insurance N/A Other Optional Insurance Paid to Insurance Company or Companies Official Fees Paid to Government Agencies N/A N/A Type of Insurance D Optional Gap Contract N/A E Supplemental Title Fee Vehicle Tire Fee N/A ent Taxes Not Included in Cash Price ent License and/or Registration Fees 160.00 Government Certificate of Title Fees N/A J Other Charges (Seller must identify who is paid and describe purpose) for Prior Credit or Lease Balance to DEALER MOCUMENT FEE 179.00 X Buyer Signature N/A Date N/A N/A X Co-Buyer Signature N/A Date N/A N/A Returned Check Charge: You agree to pay a charge of \$ \_\_\_\_\_ if any check you give us is 339.00, Total Other Charges and Amounts Paid to Others on Your Behalf Amount Financed (3 + 4) dishonored and the law allows it. Agreement to Arbitrate: By signing below, you agree that,

New/Used USED

60

Or As Follows

Disability

NO COOLING OFF PERIOD  State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.								
Buyer Signs X								
I want to buy a gap contract.								
TOTAL	Name of Gap Contract							
to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for deta Term N/A Mos.								
OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be prov	ided unless you sign below and agree to pay the extra charge. If you choo							
If this box is not checked, the late charge in the "Federal Truth-In-Lending Disclosures" still applies.								
of \$\\\/\A\\\ or \\\\/\A\\% of the part of the payment that is late, whichever is less.								
If a payment is not received in full withinN/A days after it is due, you will pay a late of	narge Co-Buyer Signs X							
agricultural use.	Buyer Signs X							
If this box is checked, the following late charge applies to vehicles purchased primarily for busine	ss or the agreement to arbitrate.							
N/A, Year SELLER'S INITIALS	neutral, binding arbitration and not by a court action. See the							
<b>OPTION:</b> U You pay no finance charge if the Amount Financed, item 5, is paid in full on or before	re this contract, you or we may elect to resolve any dispute							

or to Te The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire speederful between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are briding. Buyer Signs X.

Co-Buyer Signs X.

Co-Buyer Signs X.

If any part of this contracts is not valid, all other parts say valid. We may get or defign from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements. may extend the time for making some payments. See back for other important agreements. NOTICE TO RETAIL BUYER Do not sign this contract in blank.
You are entitled to a copy of the contract at the time you sign.
Keep it to protect your legal rights. You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read both sides of this contract, including the arbitration provision on the reverse side; before signing below. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X

Date 1/10/14

Co-Buyer and Other Owners—A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this copress. falconptroller EXETER FINANCE CORP Seller LINCO ESA F CULTI ET TAGE TO LASC TO LA Title Comptroller ORIGINAL LIENHOLDER

### 1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount
- How we will apply payments. We may apply each How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.

  How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every narment on.
- Payments, and rotat salee Price shown on the front of the assumption that you will make every payment on the day it is due. Your Finance Charge, Total O Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due
- changes before the final scheduled payment is due. You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time with-out penally. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

## 2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell; rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or expose the venicle to misuse, setzure, consiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

  Security Interest.

  You give us a security interest in:

  The vehicle and all parts or goods put on it.
- - The vehicle and all parts or goods put on it; All money or goods received (proceeds) for the vehicle:
  - All insurance maintenance service or other con-
  - All insurance, maintenance, service, or other contracts we finance for you; and All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges

from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security. interest to be placed on the title without our writt

## Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest of this contract. The insurance must cover our interest in the vehicle, if you do not have this insurance, we may, if we choose, buy physical damage insurance, if we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest to the vehicle, or buy insurance that covers only our interest to the extent permitted by applicable law if we have vieller three discustances we will fell woul. law. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you

ve or repair the vehicle.

owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we get
a refund on insurance, maintenance, service, or other
contract charges, you agree that we may subtract the
refund from what you owe.

## 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

YOU TAY LAIL ON BHEAK YOUR OTHER PROMISES. You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

- If you pay late, we may also take the steps described
- Delow. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
- you owe on this contract at once. Default means:

  You do not pay any payment on time;
  You give false, incomplete, or misleading information on a credit application;
  You start a proceeding in bankruptcy or one is started against you or your property; or
  You break any agreements in this contract.
  The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge any late charges, and any amounts due Finance Charge, any late charges, and any amounts due
- Finance Charge, any late charges, and any amounts due because you defaulted.

  You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily for control of the processed feetings permand to the control of t
- court costs the law permits. If the vehicle is primarily for personal, family, or household use and the cash price is \$10,000 or less, the maximum attorney's fee you will pay will be \$100 plus 10% of the excess over \$500 of the amount due when we hire the attorney. We may take (repossess) the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle, If any personal items are in the vehicle. with the vehicle. If any personal items are in the vehicle we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the
- How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- we will sell the vehicle if you do not get it back. If you do not get it back. If you do not get it back. If you do not greaten, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Altorney fees holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay. What we may do about optional insurance, ministenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. It we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you contracts of unearned charges to reduce what you.
- obtain refunds of unearned charges to reduce what you owe or repair the vehicle as the law allows. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

## WARRANTIES SELLER DISCLAIMS

WAHHANTIES SELLEH DISCLAIMS
Unless the Seller makes a written warranty, or enters
into a service contract within 90 days from the date of
this contract, the Seller makes no warranties, express
or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a

particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

- Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
  - provisions in the contract of sale. Spanish Translation: Guia para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda dispasición en contrario contenida en el contrato de dispasición en contrario contenida en el contrato de propersiones de la ventanilla de la contrato de dispasición en contrario contenida en el contrato de de la venta de la venta de la contracto de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de de la venta de la venta de la venta de la venta de de la venta de la venta de la venta de la venta de de la venta de de la venta de de la venta de la venta

## Servicing and Collection Contacts.

Servicing and Collection Contacts, You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

Applicable Law
Federal law and the law of the state of our address shown

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINSTTHE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

- ARBITRATION PROVISION

  PLEASE REVIEW IMPORTANT AFFECTS YOUR LEGAL RIGHTS

  1. EITHER YOU OR WE MAY CHOOSETO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURYTRIAL.

  2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHTT OF PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHTTO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.

ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHTTO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.

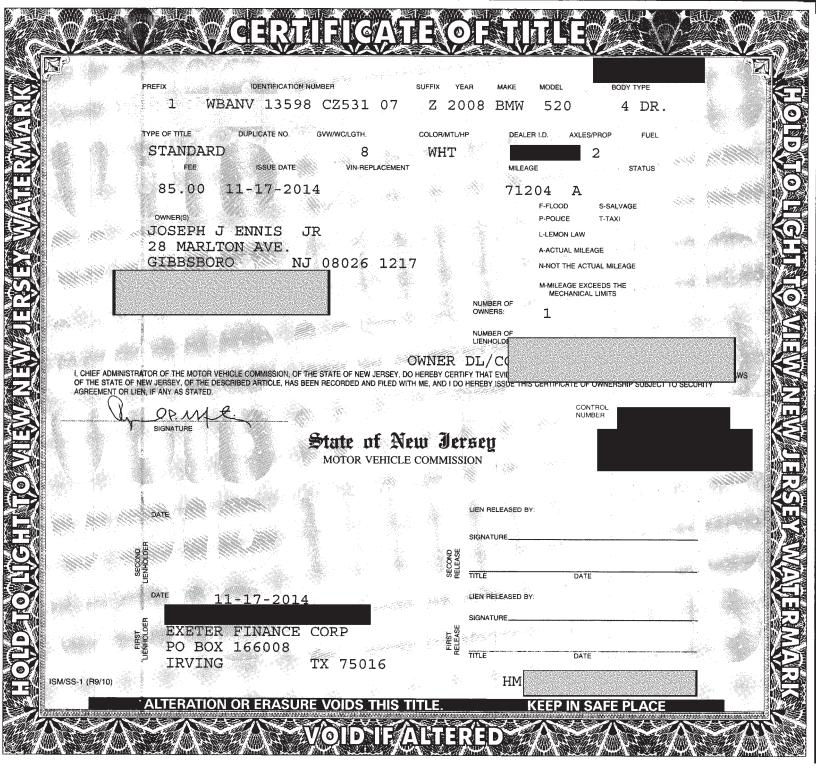
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute, by the provider of the provider of the claim or dispute, by the provider of the provider of the claim or dispute, by the provider of the

limited right to appeal under the Federal Arbitration Act.

You and we reliable the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossassion, or by filling an action to recover the evhicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other many waives of class action rights is determed to find to be unenforceable for any reason, the remainder shall remain enterbed. If a waiver of class action rights is determed or found to be unenforceable for any reason, the remainder shall be unenforceable. The valver of the class action rights a determed or found to be unenforceable for any reason in a case in which class action rights as the payon of the provision shall be unenforceable.

## Exhibit A



# N.A.D.A. Official Used Car Guide Vehicle Valuation

Print Date: October 22, 2019

Customer: Ennis, Joseph

File No.:

Vehicle Description: 2008 BMW 5 Series Sedan 4D 528xi AWD

VIN: WBANV13598CZ53107

**Base Values** 

Retail: \$ 6250.00 Wholesale/Trade-in: \$ 4175.00

**Optional Equipment/Adjustments** 

Estimated Miles 142500 \$ 0.00

Total Adjusted N.A.D.A. Used Car Guide Values

Retail: \$ 6250.00 Retail/Wholesale Average: \$ 5212.50

Reference 10/2019 Eastern

## Statement of Account 10/13/2019



PO Box 166008 // Irving, TX 75016

JOSEPH J ENNIS JR 54 WAYSIDE RD BERLIN, NJ, 080091348

## **Account Number:**

Beginning Principal Balance:\$17,502.84Outstanding Principal:\$3,068.50Outstanding Interest:\$100.76

Outstanding Fees: \$120.00 **Total Outstanding Balance:** \$3,289.26

Process Date	Description	Total Amount Paid	Interest Amount	Principal Amount	Late Fee Amount	Misc. Amount	Other Amount	Over Payment Amount	Principal Balance Amount
12/10/14	Payment Received - Thank you	\$498.45	\$338.06	\$160.39	-	-	-	-	\$17,342.45
01/15/15	Payment Received - Thank you	\$498.45	\$401.97	\$96.48	-	-	-		\$17,245.97
02/16/15	Payment Received - Thank you	\$498.45	\$355.31	\$143.14	-	-	-	-	\$17,102.83
03/11/15	Payment Received - Thank you	\$498.45	\$242.25	\$256.20	-	-	-	-	\$16,846.63
04/13/15	Payment Received - Thank you	\$498.45	\$368.78	\$129.67	-	-	-	-	\$16,716.96
05/12/15	Payment Received - Thank you	\$498.45	\$312.13	\$186.32	-	-	-	-	\$16,530.64
06/20/15	Fee Assessed.		-	-	(\$10.00)	-	-		\$16,530.64
06/29/15	Payment Received - Thank you	\$508.45	\$498.45	-	\$10.00	-	-	-	\$16,530.64
07/09/15	Payment Received - Thank you	\$498.45	\$118.84	\$379.61	-	-	-	-	\$16,151.03
08/10/15	Payment Received - Thank you	\$498.45	\$332.76	\$165.69	-	-	-	-	\$15,985.34
09/17/15	Payment Received - Thank you	\$498.45	\$391.09	\$107.36	-	-	-	-	\$15,877.9
10/12/15	Payment Received - Thank you	\$498.45	\$255.57	\$242.88	-	-	-	-	\$15,635.1
11/12/15	Payment Received - Thank you	\$498.45	\$312.06	\$186.39	-	-	-	-	\$15,448.7
12/18/15	Payment Received - Thank you	\$498.45	\$358.07	\$140.38	-	-	-	-	\$15,308.3
01/18/16	Payment Received - Thank you	\$498.45	\$295.25	\$203.20	-	-	-	-	\$15,105.1
02/15/16	Payment Received - Thank you	\$498.45	\$281.27	\$217.18	-	-	-	-	\$14,887.9
03/14/16	Payment Received - Thank you	\$498.45	\$267.65	\$230.80	-	-	-	-	\$14,657.1
04/18/16	Payment Received - Thank you	\$500.00	\$329.39	\$170.61	-	-	-	-	\$14,486.5
05/18/16	Payment Received - Thank you	\$496.90	\$279.04	\$217.86	-	-	-	-	\$14,268.6
06/20/16	Payment Received - Thank you	\$498.45	\$302.34	\$196.11	-	-	-	-	\$14,072.5
07/18/16	Payment Received - Thank you	\$498.45	\$252.99	\$245.46	-	-	-	-	\$13,827.1
08/20/16	Payment Received - Thank you	\$498.45	\$292.98	\$205.47	-	-	-	-	\$13,621.6
09/20/16	Fee Assessed.		-	-	(\$10.00)	-	-		\$13,621.6
09/24/16	Payment Received - Thank you	\$498.45	\$306.11	\$192.34	-	-	-	-	\$13,429.3
10/20/16	Fee Assessed.		-	-	(\$10.00)	-	-		\$13,429.3
10/21/16	Payment Received - Thank you	\$508.45	\$232.82	\$265.63	\$10.00	-	-	-	\$13,163.6
11/19/16	Payment Received - Thank you	\$508.45	\$245.11	\$253.34	\$10.00	-	-	-	\$12,910.3
12/20/16	Fee Assessed.		-	-	(\$10.00)	-	-		\$12,910.3
12/24/16	Payment Received - Thank you	\$498.45	\$290.13	\$208.32	-	-	-	-	\$12,702.0
01/20/17	Fee Assessed.		-	-	(\$10.00)	-	-		\$12,702.0
01/27/17	Payment Received - Thank you	\$518.45	\$277.87	\$240.58	-	-	-	-	\$12,461.4
02/18/17	Payment Received - Thank you	\$498.45	\$176.51	\$321.94	-	-	-		\$12,139.49
								Exhib	it D

03/17/17	Payment Received - Thank you	\$498.45	\$211.03	\$287.42	-	-	_	- \$11,852.07
	Payment Received - Thank you	\$498.45	\$244.18	\$254.27	-	-	-	- \$11,597.80
	Fee Assessed.		-	-	(\$10.00)	-	_	\$11,597.80
05/23/17	Payment Received - Thank you	\$508.45	\$261.35	\$247.10	-	-	_	- \$11,350.70
06/20/17	Fee Assessed.		-	-	(\$10.00)	-	_	\$11,350.70
	Payment Received - Thank you	\$478.75	\$285.01	\$193.74	-	-	-	- \$11,156.96
07/19/17	Payment Received - Thank you	\$500.00	\$129.30	\$370.70	-	-	-	- \$10,786.26
08/11/17	Payment Received - Thank you	\$498.45	\$159.72	\$338.73	-	-	-	- \$10,447.53
09/20/17	Fee Assessed.		-	-	(\$10.00)	-	-	\$10,447.53
09/23/17	Payment Received - Thank you	\$526.60	\$289.24	\$237.36	-	-	-	- \$10,210.17
	Payment Received - Thank you	\$508.45	\$124.90	\$383.55	-	-	-	- \$9,826.62
11/15/17	Payment Received - Thank you	\$498.45	\$215.11	\$283.34	-	-	-	- \$9,543.28
12/15/17	Payment Received - Thank you	\$498.45	\$184.33	\$314.12	-	-	-	- \$9,229.16
01/15/18	Payment Received - Thank you	\$498.45	\$184.20	\$314.25	-	-	-	- \$8,914.91
02/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$8,914.91
02/24/18	Payment Received - Thank you	\$498.45	\$229.59	\$268.86	-	-	-	- \$8,646.05
03/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$8,646.05
03/22/18	Payment Received - Thank you	\$498.45	\$144.74	\$353.71	-	-	-	- \$8,292.34
04/20/18	Payment Received - Thank you	\$518.45	\$154.82	\$363.63	-	-	-	- \$7,928.71
05/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$7,928.71
05/21/18	Payment Received - Thank you	\$508.45	\$158.25	\$350.20	-	-	-	- \$7,578.51
06/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$7,578.51
06/29/18	Payment Received - Thank you	\$498.45	\$190.30	\$308.15	-	-	-	- \$7,270.36
07/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$7,270.36
07/27/18	Payment Received - Thank you	\$518.45	\$131.06	\$387.39	-	-	-	- \$6,882.97
08/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$6,882.97
08/24/18	Payment Received - Thank you	\$498.45	\$124.08	\$374.37	-	-	-	- \$6,508.60
09/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$6,508.60
09/22/18	Payment Received - Thank you	\$508.45	\$121.53	\$386.92	-	-	-	- \$6,121.68
10/20/18	Fee Assessed.		-	-	(\$10.00)	-	-	\$6,121.68
11/07/18	Fee Waived.		-	-	\$10.00	-	-	\$6,121.68
11/16/18	Payment Received - Thank you	\$500.00	\$216.77	\$283.23	-	-	-	- \$5,838.45
12/28/18	Payment Received - Thank you	\$500.00	\$157.88	\$342.12	-	-	-	- \$5,496.33
01/25/19	Payment Received - Thank you	\$500.00	\$99.08	\$400.92	-	-	-	- \$5,095.41
03/08/19	Payment Received - Thank you	\$600.00	\$137.79	\$462.21	-	-	-	- \$4,633.20
04/10/19	Payment Received - Thank you	\$498.45	\$98.44	\$400.01	-	-	-	- \$4,233.19
05/20/19	Payment Received - Thank you	\$498.45	\$109.02	\$389.43	-	-	-	- \$3,843.76
07/01/19	Payment Received - Thank you	\$498.45	\$103.94	\$394.51	-	-	-	- \$3,449.25
08/23/19	Payment Received - Thank you	\$498.45	\$117.70	\$380.75	-	-	-	- \$3,068.50

NOTICE: If you are entitled to the protections of the United States Bankruptcy Code (11 U.S.C. §§ 362; 524) regarding the subject matter of this letter, the following applies to you: THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.